

Fill in this information to identify the case:

Debtor 1 Thomas R. Guiffre
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)
Case number 5:19-bk-01555-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Lakeview Loan Servicing, LLCCourt claim no. (if known): 16Last four digits of any number you use to identify the debtor's account: 1890

Date of payment change: 01/01/2022
Must be at least 21 days after date of this notice

New total payment: \$2,624.97
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____
☒ Yes

Current escrow payment: \$1,128.03New escrow payment: \$1,165.45**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____
☐ Yes

Current Interest Rate: _____%

New interest rate: _____%

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)
☐ Yes

Reason for change: _____

Current mortgage payment: \$\$ _____

New mortgage payment: \$ _____

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael Clark Date 12/10/2021
Signature

Print: Michael Clark Bar No.: 202929 Title Bankruptcy Attorney
First name Middle Name Last name

Company RICHARD M. SQUIRE & ASSOCIATES, LLC

Address 115 West Avenue, Suite 104,
Number Street

Jenkintown, PA 19046
City State Zip Code

Contact phone (215) 886-8790 Email: mclark@squirelaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: Thomas R. Guiffre

Debtor

Chapter: 13

Bankruptcy No.: 5:19-bk-01555-MJC

11 U.S.C. § 362

Lakeview Loan Servicing, LLC

Movant

vs.

Thomas R. Guiffre

Debtor

and

Jack N Zaharopoulos

Trustee

RESPONDENTS

CERTIFICATE OF SERVICE

I hereby certify that I am over 18 years of age; and that service upon all interested parties, indicated below, was made by sending true and correct copies of the Notice of Mortgage Payment Change electronically and/or via First Class Mail, postage prepaid.

Date Served: December 10, 2021

Jack N Zaharopoulos
Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

Thomas R. Guiffre
350 Autumn Lane
E. Stroudsburg, PA 18301

Philip W. Stock
706 Monroe Street
Stroudsburg, PA 18360

I hereby certify the foregoing to be true and correct under penalty of perjury.

Respectfully submitted,

/s/ Michael Clark

Richard M. Squire, Esq.

M. Troy Freedman, Esq.

Michael J. Clark, Esq.

One Jenkintown Station, Suite 104

115 West Avenue

Jenkintown, PA 19046

215-886-8790

215-886-8791 (FAX)

rsquire@squirelaw.com

tfreedman@squirelaw.com

mclark@squirelaw.com



Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

[Redacted]

THOMAS R GUIFFRE
350 AUTUMN LANE
EAST STROUDSBURG PA 18301

Loan Number: [Redacted]
Property Address: 350 Autumn Lane
Escrow Analysis Date: 10/22/2021
New Payment: \$2,624.97
New Payment Effective Date: 01/01/2022



Pay by website:
flagstar.com/myloans



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Dear Thomas R Guiffre,

Each year Flagstar Bank reviews the escrow account to ensure the correct amounts are being collected to pay the property taxes and homeowner's insurance. In reviewing the escrow account, **we found an extra \$4,637.51 was paid.**

Quick breakdown of the Escrow review

Required Escrow Balance	\$5,024.70
Bankruptcy Claim	\$2,881.59
Current Escrow Balance*	\$6,780.62

There is a surplus of \$4,637.51

*Based on all payments and disbursements due being made prior to the new payment effective date.
For more escrow related information, please reference your Bankruptcy documents filed with the court.

Review the Payment

Old Mortgage Payment

Principal & Interest	\$1,459.52
Escrow	\$1,128.03

Monthly Mortgage Payment \$2,587.55

New Mortgage Payment

Principal & Interest	\$1,459.52
Escrow	\$1,165.45

New Monthly Mortgage Payment \$2,624.97

The new monthly payment is effective January 01, 2022.

How the Escrow Payment Is Calculated

The new monthly escrow payment is calculated by adding all of the disbursements then dividing this figure by 12 months, which equals \$1,165.45.

Mortgage Insurance	\$1,926.00	/12=	\$160.50
Taxes	\$1,739.60	/12=	\$144.97
Taxes	\$7,744.75	/12=	\$645.40
Insurance	\$2,575.00	/12=	\$214.58

Escrow Payment \$1,165.45

Determining the Escrow Surplus

As allowed by the Real Estate Settlement Procedures Act (RESPA), the mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$2,009.90.

The projected escrow balance in September is expected to be \$3,765.82.

Required Minimum Balance:	\$2,009.90
Bankruptcy Escrow Claim:	\$2,881.59
Projected Balance:	\$3,765.82

Escrow Surplus \$4,637.51

If the loan is contractually current, the refund check has been mailed under separate cover. If the loan is past due, a check representing the surplus in the escrow account will be issued when the loan has been paid current.

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(Detach and return the bottom portion with payment. Retain the top portion for your records.)

This space has been left blank intentionally.

Important Information

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review the Upcoming Escrow Account Activity (01/01/22 to 12/01/22)

The items below reflect the payments we expect to receive each month for the escrow account and the payments we expect to make on your behalf for the real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$6,780.62	\$5,024.70
01/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$7,785.57	\$6,029.65
02/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$8,790.52	\$7,034.60
03/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$9,795.47	\$8,039.55
04/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$10,800.42	\$9,044.50
04/22	Taxes	\$0.00	-\$1,739.60	\$9,060.82	\$7,304.90
05/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$10,065.77	\$8,309.85
06/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$11,070.72	\$9,314.80
07/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$12,075.67	\$10,319.75
08/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$13,080.62	\$11,324.70
09/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$14,085.57	\$12,329.65
09/22	Taxes	\$0.00	-\$7,744.75	\$6,340.82	\$4,584.90
09/22	Insurance	\$0.00	-\$2,575.00	\$3,765.82	\$2,009.90
10/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$4,770.77	\$3,014.85
11/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$5,775.72	\$4,019.80
12/22	Mortgage Insurance	\$1,165.45	-\$160.50	\$6,780.67	\$5,024.75
	Total	\$13,985.40	-\$13,985.35		

Review the Escrow Account History (01/01/21 to 12/31/21)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from the escrow account would be made during this period equaling \$13,536.30. Under federal law, the lowest monthly balance should not have exceeded \$1,927.94 or two (2) months of anticipated payments from the escrow account, unless the mortgage documents or state law specifies a lower amount. The actual lowest monthly balance was -\$634.09.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$4,819.79			\$3,169.93
January	Mortgage Insurance	\$1,128.03	\$164.06	\$5,783.76	\$1,362.72	\$0.00	\$4,532.65
January	Mortgage Insurance	\$0.00	\$0.00	\$5,783.76	\$0.00	\$164.06	\$4,368.59
February	Mortgage Insurance	\$1,128.03	\$164.06	\$6,747.73	\$1,362.72	\$0.00	\$5,731.31
February	Mortgage Insurance	\$0.00	\$0.00	\$6,747.73	\$0.00	\$164.06	\$5,567.25
March	Mortgage Insurance	\$1,128.03	\$164.06	\$7,711.70	\$0.00	\$0.00	\$5,567.25
March	Mortgage Insurance	\$0.00	\$0.00	\$7,711.70	\$0.00	\$164.06	\$5,403.19
April	Mortgage Insurance	\$1,128.03	\$164.06	\$8,675.67	\$1,362.72	\$0.00	\$6,765.91
April	Taxes	\$0.00	\$1,739.58	\$6,936.09	\$0.00	\$1,739.60	\$5,026.31
April	Mortgage Insurance	\$0.00	\$0.00	\$6,936.09	\$0.00	\$164.06	\$4,862.25
May	Mortgage Insurance	\$1,128.03	\$164.06	\$7,900.06	\$0.00	\$0.00	\$4,862.25
May	Mortgage Insurance	\$0.00	\$0.00	\$7,900.06	\$0.00	\$164.06	\$4,698.19
June	Mortgage Insurance	\$1,128.03	\$164.06	\$8,864.03	\$2,256.06	\$0.00	\$6,954.25
June	Mortgage Insurance	\$0.00	\$0.00	\$8,864.03	\$0.00	\$164.06	\$6,790.19
July	Mortgage Insurance	\$1,128.03	\$164.06	\$9,828.00	\$1,128.03	\$0.00	\$7,918.22
July	Mortgage Insurance	\$0.00	\$0.00	\$9,828.00	\$0.00	\$164.06	\$7,754.16
August	Mortgage Insurance	\$1,128.03	\$164.06	\$10,791.97	\$1,128.03	\$164.06	\$8,718.13
September	Mortgage Insurance	\$1,128.03	\$164.06	\$11,755.94	\$1,128.03	\$0.00	\$9,846.16
September	Taxes	\$0.00	\$7,440.00	\$4,315.94	\$0.00	\$7,744.75	\$2,101.41
September	Insurance	\$0.00	\$2,388.00	\$1,927.94	\$0.00	\$2,575.00	-\$473.59
September	Mortgage Insurance	\$0.00	\$0.00	\$1,927.94	\$0.00	\$160.50	-\$634.09
October	Mortgage Insurance	\$1,128.03 @	\$164.06 @	\$2,891.91	\$5,640.15	\$0.00	\$5,006.06



Loan Number: [REDACTED]
Property Address: 350 Autumn Lane

[REDACTED]

THOMAS R GUIFFRE
350 AUTUMN LANE
EAST STROUDSBURG PA 18301

Review the Escrow Account History (01/01/21 to 12/31/21) Continued

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
October	Mortgage Insurance	\$0.00	\$0.00	\$2,891.91	\$0.00	\$160.50	\$4,845.56
November	Mortgage Insurance	\$1,128.03 @	\$164.06 @	\$3,855.88	\$1,128.03	\$160.50	\$5,813.09
December	Mortgage Insurance	\$1,128.03 @	\$164.06 @	\$4,819.85	\$1,128.03	\$160.50	\$6,780.62
Total		\$13,536.36	\$13,536.30		\$17,624.52	\$14,013.83	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from the escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding the escrow account and the terms in this statement.

If you have any questions, you can contact us via chat at flagstar.com or call us at (800) 968-7700.

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account**. This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

A Loan Information

B Payment Options and Contact Information

Explanation of Escrow Analysis

D Review the Payment

E How the Escrow Payment is Calculated

F How the Escrow Surplus is Calculated

Escrow Surplus Check

Important Information

Upcoming Escrow Activity

Escrow Account History

Pay by mail:
PO Box 660263
Dallas, TX 75266-0263

» ANNUAL ESCROW STATEMENT

Name Line 1
Name Line 2
12345 Second Street
Hometown, MI 48000

A

Loan Number: 123456789
Property Address: 12345 Street Ave Drive
Escrow Analysis Date: 12/01/2016
New Payment: \$12,000.00
New Payment Effective Date: 01/01/2017

B

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m. - 8 p.m.,
ET Saturday 7:30 a.m. - 4 p.m., ET

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you paid an extra \$38.72**.

Quick breakdown of the escrow review

Required Escrow Balance:	\$965.28
Less Projected Balance*	\$1,020.00

C

You have a surplus of \$38.72

*Based on all payments and disbursements due being made prior to the new payment effective date.

Review The Payment Options **D**

Old Mortgage Payment

Principal & interest	\$739.49
Escrow	\$173.31

New Mortgage Payment

Principal & interest	\$739.49
Escrow	\$171.96

Monthly Mortgage Payment **\$912.80**

New Monthly Mortgage Payment **\$911.45**

Your new monthly payment is effective July 01, 2016.

How The Escrow Payment Is Calculated **E**

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$171.96.

Mortgage Ins	\$533.52	/12=	\$44.46
Hazard Ins	\$959.00	/12=	\$79.92
County Tax	\$571.00	/12=	\$47.58

F

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$255.00.

Your projected escrow balance in July is expected to be \$228.28.

Projected Balance	\$200.28
Required Minimum Balance	\$255.00

Escrow Payment **\$171.96**

Escrow Surplus **\$38.72**

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Page 1 of X

G

H Important Information Questions with regard to a change of ownership should be directed to your insurance agent. If you have auto debit for your mortgage

Upcoming Escrow Activity

Escrow Account History

Important Information					
<p>Questions with regard to a change in tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.</p> <p>If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment mortgage. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48068</p>					
Review The Upcoming Escrow Account Activity (07/01/16 to 06/01/17)					
<p>The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.</p>					
Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$965.38	\$1,020.00
07/16	Rbp/Mip	\$171.96	\$44.46	\$1,092.78	\$1,147.50
08/16	Rbp/Mip	\$171.96	\$44.46	\$1,220.28	\$1,275.00
09/16	Hazard	\$0.00	\$959.00	\$261.28	\$316.50
10/16	Rbp/Mip	\$171.96	\$44.46	\$388.78	\$443.50
11/16	Rbp/Mip	\$171.96	\$44.46	\$516.28	\$571.00
12/16	Rbp/Mip	\$171.96	\$44.46	\$643.78	\$698.50
1/16/17	Rbp/Mip	\$171.96	\$44.46	\$771.28	\$826.00
2/16/17	Courtesy Arrear	\$0.00	\$577.00	\$294.28	\$395.00
01/17	Rbp/Mip	\$171.96	\$44.46	\$327.78	\$382.50
02/17	Rbp/Mip	\$171.96	\$44.46	\$455.28	\$510.00
03/17	Rbp/Mip	\$171.96	\$44.46	\$582.78	\$637.50
04/17	Rbp/Mip	\$171.96	\$44.46	\$710.28	\$765.00
05/17	Rbp/Mip	\$171.96	\$44.46	\$837.78	\$892.50
06/17	Rbp/Mip	\$171.96	\$44.46	\$965.28	\$1,020.00
	Total Disbursements	\$2,063.52	\$2,063.52	\$9,538.64	\$10,760.00
Review The Escrow Account History (05/01/16 to 06/30/16)					
<p>The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.</p>					
<p>Last year, we anticipated that payments from your account would be made during this period equaling \$2,075.52. Under federal law, your lowest monthly balance should not have exceeded \$255.00 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$294.42.</p>					
PROJECTED			ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Escrow Running Balance
	Beginning Balance			\$765.00	-\$157.27
May	Rbp/Mip	\$172.96	\$45.46	\$892.50	\$173.31
June	Rbp/Mip	\$172.96 @	\$45.46 @	\$1,020.00	\$1,039.16
					\$44.46
					\$965.28

What is an escrow analysis?

An escrow analysis is a review of your escrow account to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on the property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the [Escrow Waiver Request Form](#) from flagstar.com/myloans, complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or \$150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

Why do I have an escrow surplus?

A surplus is typically caused by a decrease in tax or insurance payments, but a surplus can also occur when too much has been collected for the escrow account in the previous year or at closing. It is possible to have a surplus, even if tax and insurance amounts have increased over the past year. When this occurs, the monthly escrow payment may still be increased to ensure there are enough funds to pay the increased taxes and insurance.

Note: If there is a minor surplus, instead of issuing a refund, the funds are used to reduce the monthly payment(s). The surplus is divided by the number of months starting with the “new payment due date” and ending after the month of the “low point” in the escrow account. The new escrow payment is reduced for this number of payments. Please refer to the Escrow Statement to determine if the surplus was retained in the escrow account.

Can you apply my surplus to my loan?

We refund escrow surpluses to the borrowers. Borrowers may cash their surplus check and use the funds in any manner they choose, including applying it to their loans.

When will I receive my escrow surplus check?

If the loan is current, the surplus check will be mailed 7 – 10 business days from when it was processed. If the loan is past due, a surplus refund check will be disbursed when the loan is current.

If you are in bankruptcy and the account is contractually current, the refund check will be mailed separately 7 – 10 days from when it was processed. However, if the account is past due, the escrow surplus check will be disbursed when the account is current.

Why didn't I receive my escrow surplus check?

If the loan was past due at the time the escrow analysis was performed, the escrow surplus check will be disbursed when the loan becomes current. If you have not received the escrow surplus check after you have brought the loan current, please contact the Customer Service Department.

What if my surplus check was lost or stolen?

If you lost the surplus check after receiving it or it was stolen, please contact the Customer Service Department so we can place a stop payment on the check and reissue.

Whom do I contact to update my loan with the correct tax amounts information?

Since we may already receive the tax information from the taxing authority, please call the Customer Service Department to discuss the information we may need from you.

My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.

Please refer to flagstar.com/myloans for a full list of Escrow FAQs.